



Order Filed on January 24, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**RAS Citron, LLC**  
130 Clinton Road, Lobby, Suite 202  
Fairfield, NJ 07004  
(973) 575-0707  
Attorneys for Secured Creditor

Laura M. Egerman (LE-8250)

**In Re:**

**VINCENT P. FALCI and  
DONNA M. FALCI,  
Debtors.**

Case No.: 17-12054  
Chapter 7  
Hearing Date: 1/22/2018  
Judge: KAPLAN

Recommended Local Form:

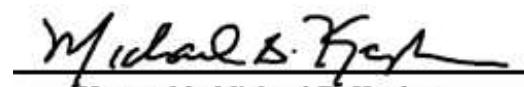
Followed

Modified

**ORDER VACATING STAY**

The relief set forth on the following page, is hereby **ORDERED**.

**DATED: January 24, 2018**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Page 2

Debtors: Vincent P. Falci and Donna M. Falci

Case No.: 17-12054-MBK

Caption of Order: **Order Vacating Stay**

---

Upon the motion of Select Portfolio Servicing, Inc. as servicer for HSBC BANK USA, N.A., AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE J.P. MORGAN ALTERNATIVE LOAN TRUST 2007-A1 MORTGAGE PASS-THROUGH CERTIFICATES (“Secured Creditor”) under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor’s rights in regard to the following:

Real property more fully described as:

**165 Lohsen Avenue Middletown Township, NJ 07718.**

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff’s sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff’s sale (purchaser’s assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that Secured Creditor may join the Debtor(s) and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

Secured Creditor shall serve this Order on the Debtor(s), any trustee, and any other party who entered an appearance on the motion.

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Vincent P. Falci  
 Donna M. Falci  
 Debtors

Case No. 17-12054-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 2  
 Total Noticed: 1

Date Rcvd: Jan 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2018.

db/jdb +Vincent P. Falci, Donna M. Falci, 212 Taylor Lane, Middletown, NJ 07748-1864

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2018 at the address(es) listed below:

Andrea Dobin on behalf of Trustee Thomas Orr adobin@trenklawfirm.com  
 Bruce H Levitt on behalf of Creditor John McGraner blevitt@levittslafkes.com, sslafkes@levittslafkes.com;lspcattorneys@gmail.com  
 Bruce H Levitt on behalf of Plaintiff John McGraner blevitt@levittslafkes.com, sslafkes@levittslafkes.com;lspcattorneys@gmail.com  
 Bruce H Levitt on behalf of Plaintiff Kevin McGraner blevitt@levittslafkes.com, sslafkes@levittslafkes.com;lspcattorneys@gmail.com  
 Bruce H Levitt on behalf of Creditor Kevin McGraner blevitt@levittslafkes.com, sslafkes@levittslafkes.com;lspcattorneys@gmail.com  
 Bruce H Levitt on behalf of Creditor Jade England blevitt@levittslafkes.com, sslafkes@levittslafkes.com;lspcattorneys@gmail.com  
 Bunce Atkinson on behalf of Plaintiff Maria Bobbi bunceatkinson@aol.com  
 Bunce Atkinson on behalf of Plaintiff Giancarlo Bobbi bunceatkinson@aol.com  
 Bunce Atkinson on behalf of Creditor Giancarlo and Maria Bobbi bunceatkinson@aol.com  
 Carollynn H.G. Callari on behalf of Plaintiff Joseph LoMonaco ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff John Kardel ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Jeffrey Siegel ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Peter Lucyk ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Bernard Chenoweth ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Elizabeth LoMonaco ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Belford Engine Company No. 1 ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff John Drucker ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Donna Chenoweth ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Katiejo Kardel Phelps ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Christopher LoMonaco ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Jane Drucker ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Creditor Certain Saber Investors ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Jacob Lawrence ccallari@callaripartners.com  
 Charles G. Wohlrab on behalf of Creditor HSBC Bank USA, National Association as Trustee for Nomura Asset Acceptance Corporation, Mortgage Pass-Through Certificates, Series 2006-AF2 cwohlrab@logs.com, njbankruptcynotifications@logs.com  
 Denise E. Carlon on behalf of Creditor CIT Bank, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Francesca Ann Arcure on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for HSBC Bank USA, National Association., as Trustee for the Holders of the Deutsche Alt-A Securities, Inc. Mortgage Loan Trust, Mortgage Pass-Through Cer nj\_ecf\_notices@buckleymadole.com, NJ\_ECF\_Notices@McCalla.com

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 2 of 2  
Total Noticed: 1

Date Rcvd: Jan 24, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Frank Thomas Moie Catalina on behalf of Plaintiff Vicor Tax Receivables, LP  
fcatalina@lowenstein.com, moliver@lowenstein.com  
Frank Thomas Moie Catalina on behalf of Creditor Vicor Tax Receivables, LP  
fcatalina@lowenstein.com, moliver@lowenstein.com  
Isabella Trifilio Stempler on behalf of Creditor New Jersey Attorney General on behalf of the  
Chief of the New Jersey Bureau of Securities Isabella.Stempler@dol.lps.state.nj.us  
Laura M. Egerman on behalf of Creditor HSBC Bank USA, N.A. bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Michael A. Artis on behalf of Plaintiff Andrew R. Vara michael.a.artis@usdoj.gov  
Nicholas V. Rogers on behalf of Creditor CENLAR FSB AS SERVICER FOR ALLY BANK  
nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor Ally Bank nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor CIT Bank, N.A. rsolarz@kmllawgroup.com  
Thomas Orr on behalf of Debtor Vincent P. Falci tom@torrlaw.com, Torr@ecf.epiqsystems.com  
Thomas Orr on behalf of Joint Debtor Donna M. Falci tom@torrlaw.com, Torr@ecf.epiqsystems.com  
Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
Thomas J Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, xerna@aol.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Warren Brumel on behalf of Debtor Vincent P. Falci wbrumel@keyportlaw.com,  
brumellawecf@gmail.com;r53076@notify.bestcase.com  
Warren Brumel on behalf of Joint Debtor Donna M. Falci wbrumel@keyportlaw.com,  
brumellawecf@gmail.com;r53076@notify.bestcase.com

TOTAL: 42